



RadioShack®

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3 Memory Bank Account Calculator



Owner's Manual

Please read before using this equipment.



Features

Your RadioShack 3 Memory Bank Account Calculator makes balancing your checkbook quick and easy. The calculator keeps track of your checking account as you deposit or withdraw money from the account, and lets you perform additional calculations without disturbing your account balance.

3 Separate Memories — keep track of your checking, credit card, and savings account balances.

Calculator Function — lets you easily perform multi-step calculations and has programmable tax keys.

Built-in Clock and Calendar — keeps you on time.

Balance Function — shows the current balance in any of your accounts at the touch of a button.

Review Function — lets you look at the last 20 entries in your checking, credit card, or savings accounts, including the transaction date.

Heavy-Duty Carry Case — has slots for your credit cards, check book, and pen.

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Preparation

1. Insert your checkbook register in the pocket below the calculator.
2. Put your checkbook in the slot below the calculator.
3. Place your credit cards in the slots provided.
4. Grasp the end of the protective insulation strip and gently pull it out.

RESETTING THE CALCULATOR

If your calculator does not appear to be working correctly, reset it by pressing a straightened paper clip or other pointed object into the **RESET** hole on the back of the calculator.

Caution: This deletes all account records, resets the date to **1-01-00**, and returns the clock to **0:00** on a 24-hour format.

You may also reset the calculator without losing any saved information using the following sequence.

1. Hold down **CLOCK SET (%)** for about 3 seconds until the first digit of the month flashes.
2. Reset the month, date, year, and time.
3. Press **CLOCK SET (%)**, then press **x**.
4. Press **=**.

All the balance records, date, and time remain unchanged and the calculator returns to normal operation.

Operation

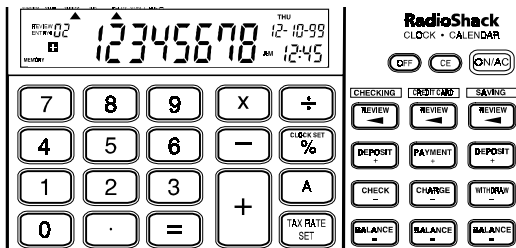
OPERATING THE CALCULATOR

Press **ON/AC** to turn on the calculator, or to clear an old calculation and start a new one.

Press **CE** to clear an incorrect entry before you press an operation key, or to clear errors.

Press **OFF** to turn off the calculator.

Note: If you press the wrong operator key (+, −, ×, or ÷), simply press the correct one and continue with your calculation.



SETTING THE TIME

1. Hold down **CLOCK SET (%)** about 3 seconds, until the first digit of the month flashes.
2. Press **+** to select 12-or 24-hour format. **AM** or **PM** appears to the left of the time to indicate 12-hour format. Press **•** to toggle between **AM** and **PM** in 12-hour format.
3. Enter the correct month, date, year, and time, then press **=**.

Notes:

- Repeatedly press \div or $-$ to move the cursor forward or backward.
- Enter the last two digits of the year. The year affects the day of the week.

MAKING CALCULATIONS

Note: This calculator follows standard and simple mathematical rules.

Standard Calculations

Press the keys in the order they appear in the arithmetic operation.

Note: To enter a negative number, press $-$ then the number. Or, enter the number and press $-$ then $=$. **MINUS** appears on the left side of the display.

You Press	You See
$3 + 4 =$	7
$8 \times 3 - 4 =$	20

Percentage Calculations

To find a percentage of a number, type the number, then \times , the percentage, and %.

For example, to find 3 percent of 12:

You Press	You See
$12 \times 3 \%$	0.36

Errors

Your calculator displays **ERROR** if you:

- Try to divide by zero
- Perform a calculation that results in an answer greater than 99,999,999

Note: You can determine the approximate answer by counting the number of digits displayed to the left of the decimal point. Put that many zeros on the right side of the number, then delete the decimal point. For example, if the calculator displays **ERROR 3423.8381**, the approximate answer is 342,383,810,000.

To clear the error and continue the calculation with the displayed number, press **CE**. To clear the entire calculation and begin again, press **ON/AC**.

Constant Calculations

Press **=** to repeat the last function. For example, to calculate $5 \times 5 \times 5 \times 5 + 2 + 2 = 629$:

You Press	You See
$5 \times === + 2 ==$	629

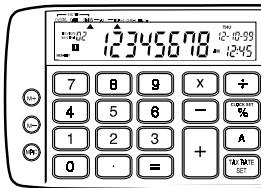
Note: For multiplication, the calculator repeats the first number and the \times . For all other operations, the calculator repeats the operator and the second number. For example, in the calculation 5×7 , $5 \times$ is the constant. In the calculation $12 - 6$, -6 is the constant.

Memory Calculations

To perform multi-step calculations:

- Press **MRC** twice to clear the memory.
- Press **M+** to total a calculation and add the total to the value in memory.

- Press **M-** to total a calculation and subtract the total from the value in memory.
- Press **MRC** to recall (display) the value in memory.



For example: $(4 \times 5) + (28 + 2) - (7 - 2) + (75 \div 5)$

You Press	You See
4×5 M+	MEMORY 20
$28 + 2$ M+	MEMORY 30
$7 - 2$ M-	MEMORY 5
$75 \div 5$ M+	MEMORY 15
MRC	MEMORY 60

Note: **MEMORY** appears on the left bottom of the display when a value is stored in memory. **MEMORY** disappears when you clear the memory.

ACCOUNT FUNCTIONS

The Bank Account Calculator's account functions make it easier than ever to track your **CHECKING**,

CREDIT CARD and **SAVING** account balance. It can keep up to 20 records for each account.

Note: Add interest to your account as you would a deposit and subtract fees as you would a withdrawal.

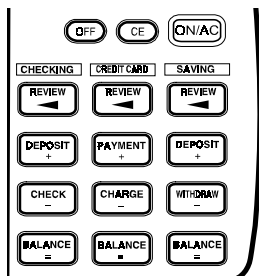
Checking

To record a checking account deposit, enter the amount of the deposit, then press **DEPOSIT** in the **CHECKING** column.

To record a check, enter the amount of the check, then press **CHECK** in the **CHECKING** column.

To recall your checking account balance, press **BALANCE** in the **CHECKING** column.

To review from the last transaction record to the first one, repeatedly press **REVIEW**. **REVIEW ENTRY#**, the record number, and the record value appear.



Credit Card

To record a credit card account payment, enter the amount of the payment, then press **PAYMENT** in the **CREDIT CARD** column.

To record a credit card account charge, enter the amount of the charge, then press **CHARGE** in the **CREDIT CARD** column.

To recall your credit card account balance, press **BALANCE** in the **CREDIT CARD** column.

To review from the last record to the first one, repeatedly press **REVIEW** in the **CREDIT CARD** column. **REVIEW ENTRY#**, the record number, and the record value appear.

Saving

To record a savings account deposit, enter the amount of the deposit, then press **DEPOSIT** in the **SAVING** column.

To record a savings account withdrawal, enter the amount of the withdrawal, then press **WITHDRAW** in the **SAVING** column.

To recall your savings account balance, press **BALANCE** in the **SAVING** column.

To review from the last record to the first one, repeatedly press **REVIEW** in the **SAVING** column. **REVIEW ENTRY#**, the record number, and the record value appear.

TAX FUNCTIONS

You can program the tax function to automatically add sales tax to your purchases.

1. Press **CE** or **ON/AC** to clear calculation.
2. Enter the value of the tax.
3. Press **TAX RATE SET** to set the value as tax rate.
4. Enter the cost value.
5. Press **TAX** to calculate the tax.
6. Press **=** to calculate the total cost.

For example, if your local sales tax rate is 5% and you purchase an item at \$120:

You Press	You See
5	5
Tax Rate Set	5
120 (cost value)	120
Tax	6
=	126

Replacing the Batteries

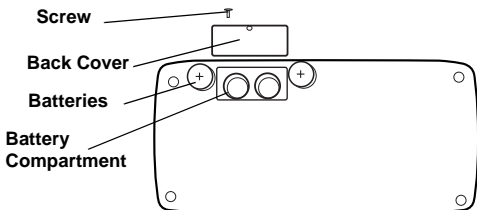
Your 3 Memory Bank Account Calculator uses two type 386A batteries for power. If the display dims, follow these steps to replace the batteries.

Note: You must replace the batteries within 3 minutes to retain all the balance records, date, and time.

Make a note of the balance before you begin.

1. Make sure the calculator is off.

2. Place the calculator face down on a flat surface.
3. Use a small Phillips screwdriver to remove the screw securing the back cover and lift it off.



4. Using a straightened paper clip, pry out the old batteries.
5. Insert the new batteries with their positive (+) side up.
6. Replace the back cover and secure it with the screw.

CARE

Keep the calculator dry; if it gets wet, wipe it dry immediately. Use and store the calculator only in normal temperature environments. Handle the calculator carefully; do not drop it. Keep the calculator away

from dust and dirt, and wipe it with a damp cloth occasionally to keep it looking new.

Modifying or tampering with the calculator's internal components can cause a malfunction and might invalidate its warranty. If your calculator is not performing as it should, take it to your local RadioShack store for assistance.

Specifications

Power Source	2 × 386A Button-Cell Batteries
Battery Life	2160 Hours (continuous use)
Automatic Power-Off	5 Minutes
Working Temperature	32° to 104°F (0° to 40°C)
Storage Temperature	-4° to 140°F (-20° to 60°C)
Dimensions (HWD)	2 ³ / ₄ × 6 × ³ / ₈ Inches (70 × 152 × 10 mm)
Weight (with Batteries)	6.1 oz (173 g)

Specifications are typical; individual units might vary. Specifications are subject to change and improvement without notice.

Limited One-Year Warranty

This product is warranted by RadioShack against manufacturing defects in material and workmanship under normal use for one (1) year from the date of purchase from RadioShack company-owned stores and authorized RadioShack franchisees and dealers. EXCEPT AS PROVIDED HEREIN, RadioShack MAKES NO EXPRESS WARRANTIES AND ANY IMPLIED WARRANTIES, INCLUDING THOSE OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, ARE LIMITED IN DURATION TO THE DURATION OF THE WRITTEN LIMITED WARRANTIES CONTAINED HEREIN. EXCEPT AS PROVIDED HEREIN, RadioShack SHALL HAVE NO LIABILITY OR RESPONSIBILITY TO CUSTOMER OR ANY OTHER PERSON OR ENTITY WITH RESPECT TO ANY LIABILITY, LOSS OR DAMAGE CAUSED DIRECTLY OR INDIRECTLY BY USE OR PERFORMANCE OF THE PRODUCT OR ARISING OUT OF ANY BREACH OF THIS WARRANTY, INCLUDING, BUT NOT LIMITED TO, ANY DAMAGES RESULTING FROM INCONVENIENCE, LOSS OF TIME, DATA, PROPERTY, REVENUE, OR PROFIT OR ANY INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES, EVEN IF RadioShack HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

Some states do not allow limitations on how long an implied warranty lasts or the exclusion or limitation of incidental or consequential damages, so the above limitations or exclusions may not apply to you.

In the event of a product defect during the warranty period, take the product and the RadioShack sales receipt as proof of purchase date to any RadioShack store. RadioShack will, at its option, unless otherwise provided by law: (a) correct the defect by product repair without charge for parts and labor; (b) replace the product with one of the same or similar design; or (c) refund the purchase price. All replaced parts and products, and products on which a refund is made, become the property of RadioShack. New or reconditioned parts and products may be used in the performance of warranty service. Repaired or replaced parts and products are warranted for the remainder of the original warranty period. You will be charged for repair or replacement of the product made after the expiration of the warranty period.

This warranty does not cover: (a) damage or failure caused by or attributable to acts of God, abuse, accident, misuse, improper or abnormal usage, failure to follow instructions, improper installation or maintenance, alteration, lightning or other incidence of excess voltage or current; (b) any repairs other than those provided by a RadioShack Authorized Service Facility; (c) consumables such as fuses or batteries; (d) cosmetic damage; (e) transportation, shipping or insurance costs; or (f) costs of product removal, installation, set-up service adjustment or reinstallation.

This warranty gives you specific legal rights, and you may also have other rights which vary from state to state.

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